



DPA Submission Policies and Procedures

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CALIFORNIA HOUSING FINANCE AGENCY (CALHFA)

REQUIREMENTS

Individual staff members of an approved participating Lender must sign up to participate in training for the CalHFA Program. Lender training is mandatory for anyone working with this program.

- Contact Sharyl Silva at 916.326.8687 or by email at LenderTraining@calhfa.ca.gov.

**Training times are available by request and are subject to availability.

LENDER PORTAL USER CREDENTIALS

Following completion of program training, users will sign up for credential access in the [MAS](#) system. The system administrator for your company will grant you access and set permissions as applicable to your role.

UNDERWRITE AND CERTIFY

All CalHFA first mortgage loans must be fully underwritten by the lender prior to submitting to CalHFA for automated underwriting validation and program compliance review. After the Lender's designated underwriter has given final approval for the loan and established that the borrower and the property are within the single family lending program eligibility limits, has obtained mortgage insurance and meets the GSE or Master Servicer's guidelines, then the lender can forward the loan to CalHFA for review.

- Only one loan package is required when submitting a package with loans for multiple programs.
- Loan package must have underwriter's final signed loan approval
- CalHFA will review complete and correct loan files on a first come first serve basis. Turn times are posted on [CalHFAs' website](#)
 - CalHFA reserves the right to re-underwrite any loan submitted for approval and/or purchase, and at CalHFA's discretion may audit underwriting decisions made by the lender and re-verify any documentation as necessary
- Loan submission packages must be electronically submitted to CalHFA via [MAS](#)
- Upon completion of the review process, CalHFA will issue a determination of approval, suspense or denial.
 - Notification will be sent to lender via Email

Lender portal: <https://mortgageaccess.calhfa.ca.gov/UserAccount/Home>

SPECIAL DOCUMENTATION AND TIMING

CalHFA loans require six extra pieces of paper to be signed, above and beyond a typical home loan.

Requirements for each loan combination can be found here:

<http://www.calhfa.ca.gov/homeownership/forms/index.htm>

The file must be fully underwritten and requires the underwriter's final approval prior to Loan submission.

Required submission documentation checklist can be found on [CalHFA's website](#).

Mortgagee Clause –closes in the lender's name as the loss payee, after closing the 1st will go to Lakeview's loss payee information and the subordinates will go to CalHFA's loss payee information.

Lenders title insurance- Not required on subordinates

CPL –CalHFA does not require a CPL to be included in the subordinate loan purchase package, but lender will need to follow TRID/RESPA guidelines to see if you need to provide it on the subordinate loans.

SHIP / SUBMIT

Once a loan is conditionally approved the loan can be funded, closed and delivered to CalHFA and/or its Master Servicer for purchase

CITY OF PHOENIX, AZ/COUNTY OF MARICOPA HOME IN FIVE ADVANTAGE PROGRAM

REQUIREMENTS

Individual staff members of an approved participating Lender must sign up for training to participate in the Home in Five Program.

Step 1: Program Training

Step 2: System Training

Registration site: <http://www.ehpuniversity.com/index.html/>

Ehousing Plus website- Training: <http://www.ehousingplus.com/available-programs/arizona/ida-city-of-phoenix-county-of-maricopa/>

**Program training is offered 24/7, Portal training is conducted once a week via live webinar

LENDER PORTAL USER CREDENTIALS

Following completion of Program training at eHP University training, an email will be sent to lenders giving directions on how to apply for user credentials for the lender portal. These instructions are for both new users of system and existing users looking to add programs to their profile.

UNDERWRITE AND CERTIFY

Lenders underwrite & are responsible for credit decisions of the loans in the program. **Servicer does not re-underwrite loans.** Following credit approval AND WITHIN 15 DAYS OF LOAN RESERVATION, Underwriter completes the online Underwriter Certification within the [eHousingPlus Lender Portal](http://www.ehousingplus.com/available-programs/arizona/ida-city-of-phoenix-county-of-maricopa/).

- If the loan is not underwriter certified within 15 days of loan reservation, the loan is subject to cancellation.
 - eHousingPlus, via email, notifies lenders that the loan may be canceled if the underwriter certification is not completed.
- Should the loan reservation be canceled at any point during the reservation, the IDA's may allow the loan to be reinstated at the higher of the mortgage rate originally reserved or the then current program mortgage rate.

Lender portal: <http://www.ehousingplus.com/available-programs/arizona/ida-city-of-phoenix-county-of-maricopa/>

SPECIAL DOCUMENTATION AND TIMING

At closing, borrowers must sign the **Gift Letter**.

FOR FHA LOANS ONLY

Notice of Down Payment and Closing Cost Assistance aka Gift Letter Fulfills 2013-14 requirements. Auto-fills from Forms on website. Prints ready for signature. Original to Lender, copies to Borrower, US Bank (follow most recent Bulletin) and one copy for the FHA case binder.

Lender Commitment Approval Letter Fulfills 2013-14 requirements. Auto-fills from Forms on website. Prints ready for signature. Original to Lender, copies to US Bank (follow most recent Bulletin) and one copy for the FHA case binder.

SHIP / SUBMIT

There are two (2) files shipped at post-closing

COLORADO HOUSING & FINANCE AUTHORITY (CHFA)

REQUIREMENTS

Individual staff members of an approved participating Lender must sign up for training to participate in CHFA program.

- All Participating Lender employees, loan officers, or any staff member prior to locking/reserving a loan are required to complete the two-hour CHFA Lender Certification Training

Registration site: <https://www.chfainfo.com/participating-lenders/single-family/education>

**CHFA Lender Certification Training is offered monthly

LENDER PORTAL USER CREDENTIALS

Participating Lenders are responsible for requesting access for their staff to HomeConnection, as necessary and appropriate, and Participating Lenders will take all necessary measures to manage access in a timely manner and to prevent unauthorized use.

- Email Servin@CHFainfo.com
 - Subject line: Home Connections Account
 - Required info to set up credentials:
 - First and Last name
 - Email
 - Phone Number
 - Title
 - Company Name with Branch Address
- After speaking with your CHFA Business Development Specialist, your account will be created and you will be granted an agreed-upon level of access.
- An email with your temporary password will be sent by CustomerServiceDesk@chfainfo.com and the subject will be "CHFA HomeConnection Account Information."
- The email will contain your temporary password and a link to a Password Reset page.
 - Once you are on the Password Reset page, reset your password by entering the temporary password and then entering the new password in the appropriate fields.

Lender Portal: <https://chfaconn.chfainfo.com/Account/Login?ReturnUrl=%2f>

UNDERWRITE AND CERTIFY

The Participating Lender must review the Mortgage Loan application and the related Mortgage Loan and CHFA Program documents for each Borrower to determine whether the Borrower and the Property meet the eligibility criteria for the applicable CHFA Program. Reasonable and appropriate measures must be

undertaken by the Participating Lender to verify that all information provided is accurate and complete. Except for the CHFA HomeAccesssm and CHFA SectionEightsm Homeownership Programs, CHFA does not evaluate a Borrower's financial ability to repay, and the Participating Lender is responsible for such determination.

CHFA will perform a Program Compliance Review of Mortgage Loans for Borrower and Property eligibility. CHFA may request additional documentation to support CHFA's review.

- CHFA requires submission of a full Program Compliance file at the time of Program Compliance Review for all Mortgage Loans.
- CHFA requires all Mortgage Loans to be underwritten and approved by a Participating Lender prior to submission for Program Compliance Review.
- Compliance Review of Mortgage Loans within three (3) Business Days after receipt of a complete CHFA Program Compliance Review file.
 - If the Program Compliance Review results in a Mortgage Loan being referred for further review to determine CHFA eligibility or to verify the reasonableness of the transaction, the Participating Lender will be informed and notified of any further required documentation needed.
 - CHFA has provided on its website a process, "HomeConnections", whereby Participating Lenders may check the status of Mortgage Loans previously reserved.
 - At times, due to a high volume of Mortgage Loans, the maximum review time may exceed three (3) Business Days. Any delays will be communicated to Participating Lenders through HomeConnection and CHFA eNews.
- CHFA reserves the right to request additional documentation in the review of a Participating Lender's underwriting decision.
 - Such requests may relate to issues such as, but not limited to: undocumented or poorly documented credit, excessive debt-to-income ratios, unpaid judgments or collections, previous foreclosures, property inspection findings, or appraisal concerns. CHFA may decline to Purchase any Mortgage Loan that CHFA, in its sole judgment, determines would not be a prudent investment.

Homeconnection Loan Pipeline: There are four navigable icons within the pipeline. CHFA's Document Delivery System allows lender staff to submit electronic loan files and documents for review by CHFA.

- Click the Electronic Document Delivery icon.
- A Doc Delivery & Contact Info pop-up screen will appear.
- Enter the lender staff member who will receive correspondence regarding suspends, approvals, and file check-in.

SPECIAL DOCUMENTATION AND TIMING

Each Program has a checklist, available on CHFA's [website](#), which lists all of the documents necessary for Program Compliance Review. All required documents must be submitted and reviewed prior to CHFA issuing approval for CHFA Program Compliance.

Other Documents

A CHFA Loan Analyst may specify additional items not necessary for CHFA Program Compliance approval, but which are necessary to Purchase a Mortgage Loan. All of these items must be in the Mortgage Loan Purchase file for CHFA to Purchase the Mortgage Loan.

Links and Forms

Login Page: <https://chfaconn.chfainfo.com/Account/Login?ReturnUrl=%2f>

Forms and Matrices: <https://www.chfainfo.com/participating-lenders/single-family/Pages/Programs-Forms.aspx>

Once logged in: At the top of every page are helpful links to other pages outside of the system.

- The “links & forms” link will open the Forms and Informational Documents page on chfainfo.com, which lists all program-related documents.

Document delivery procedure found here: <https://www.chfainfo.com/participating-lenders/single-family/Documents/Document%20Delivery%202015%20Final.pdf>

SHIP / SUBMIT

Delivery of a mortgage loan

Document Delivery

When submitting a file, lenders have the option of delivering either a paper file or an electronic file.

- If submitting an electronic file, lenders must use CHFA’s electronic loan Document Delivery System, which can be accessed via HomeConnection. Instructions for utilizing this system are available on CHFA’s website at www.chfainfo.com.
- If submitting a paper file, remove all staples and secure the file with a binder clip or rubber bands. Do not hole-punch documents. Paper files should be sent to: Colorado Housing and Finance Authority, 1981 Blake Street, Denver, CO 80202.

DENVER METRO MORTGAGE ASSISTANCE PROGRAM (MMAP)

REQUIREMENTS

Individual staff members of an approved Participating Lender must sign up for training to participate in the MMAP Program.

Step 1: Program Training

Step 2: System Training

Registration site: <http://www.ehpuniversity.com/denver.html/>

Ehousing Plus website- Training:<http://www.ehousingplus.com/available-programs/colorado/city-and-county-of-denver/>

**Program Training is offered 24/7, Portal training conducted once a week Via Live seminar

LENDER PORTAL USER CREDENTIALS

Following completion of Program training at eHP University training, an email will be sent to lenders giving directions on how to apply for User Credentials for the lender portal. These instructions are for both new users of system and existing users looking to add programs to their profile.

UNDERWRITE AND CERTIFY

Lenders underwrite & are responsible for credit decisions of the loans in the program. **Servicer does not re-underwrite loans.** Following credit approval AND WITHIN 15 DAYS OF LOAN RESERVATION, Underwriter completes the online Underwriter Certification within the [eHousingPlus Lender Portal](#).

Lender portal: <http://www.ehousingplus.com/available-programs/colorado/city-and-county-of-denver/>

SPECIAL DOCUMENTATION AND TIMING

DPA Grant Requisition own Payment Assistance Funding Request Form. Required to be completed after the Underwriter Certification has been completed, and with a scheduled closing date.

- Two (2) business days prior to funding, the Lender sends a complete, executed and scanned version of the DPA Grant Requisition Form, to the following email address:
fundsrequest@ehousingplus.com

SHIP / SUBMIT

There are two (2) files shipped at post-closing

EL PASO COUNTY HOUSING AUTHORITY (TURNKEY MORTGAGE)

REQUIREMENTS

Individual staff members of an approved Participating Lender must sign up to participate in the Colorado Turnkey Program. Lender training is mandatory for anyone working with this program. eHousingPlus and US Bank provide program training

Step 1: Program Training

Step 2: System Training

Registration site: <http://www.ehpuniversity.com/el-paso.html/>

Ehousing Plus website- Training: <http://www.ehousingplus.com/available-programs/colorado/el-paso/>

**Program Training is offered 24/7, Portal training conducted once a week Via Live seminar

LENDER PORTAL USER CREDENTIALS

Following completion of program training at eHP University training, an email will be sent to lenders giving directions on how to apply for User Credentials for the lender portal. These instructions are for both new users of system and existing users looking to add programs to their profile.

UNDERWRITE AND CERTIFY

Lenders underwrite & are responsible for credit decisions of the loans in the program. **Servicer does not re-underwrite loans.** Following credit approval AND WITHIN 15 DAYS OF LOAN RESERVATION, Underwriter completes the online Underwriter Certification within the [eHousingPlus Lender Portal](#).

Lender portal: <http://www.ehousingplus.com/available-programs/colorado/el-paso/>

SPECIAL DOCUMENTATION AND TIMING

All docs listed are to be signed at Closing and submitted with compliance package at Post closing:

- Gift Letter:
- Notice of Down Payment and Closing Cost Assistance Letter
 - At closing the borrower must sign the Notice of Down Payment & Closing Cost Assistance Grant/Gift Letter.

- Legally Enforceable Obligation Letter for HUD ML 2013-14: Commitment Letter.
- DPA Grant Requisition Form Two (2) business days prior to funding, the Lender sends a complete, executed .pdf or scanned form to USB and El Paso county contacts
 - Gretchen.middents@usbank.com
 - Erik.magnuson@usbank.com
 - FINturnkey@elpasoco.com

Guides and Forms: <http://www.ehousingplus.com/available-programs/colorado/el-paso/>

SHIP / SUBMIT

There are two (2) files shipped at post-closing

GA DREAM DPA **NOT YET ACTIVE OR APPROVED*******

REQUIREMENTS

Individual staff members of an approved Participating Lender must participate in Lender training participate in the Georgia Dream Program. Lender training is mandatory for anyone working with this program.

- Training is scheduled with Cynthia Harrison, Housing Outreach Coordinator/Lender training: cynthia.harrison@dca.ga.gov

**Training times are available by request and are subject to availability.

LENDER PORTAL USER CREDENTIALS

Following completion of Program training, users will request log-in access for access for the web portal. From their company Admin. The system administrator for your company will grant you access and set permissions as applicable to your role. Current administrator is Ashley Bogart, ashley.bogart@mortgagesolutions.net

UNDERWRITE AND CERTIFY

The Participating Lender must review the Mortgage Loan application and the related Mortgage Loan GA Dream Program documents for each Borrower to determine whether the Borrower and the Property meet the eligibility criteria for the GA Dream Program. Reasonable and appropriate measures must be undertaken by the Participating Lender to verify that all information provided is accurate and complete.

DCA will underwrite Loans for compliance with the Georgia Dream Homeownership Program guidelines prior to issuing an underwriting decision to the Lender.

- GA Dream requires all Mortgage Loans to be underwritten and approved by a Participating Lender and fund reservations requested prior to submission for Program Compliance Review.
- If the application meets the applicable compliance underwriting guidelines, DCA will issue a compliance underwriting approval and commitment to purchase the loan from the Lender.
- Lenders should submit Underwriting Packages as early as possible to allow sufficient time for DCA to review each package and for the Lender to address any issues. DCA will review Underwriting Packages, clear underwriting conditions, and review Purchase Packages on a first-come, first-served basis.
 - Loan submissions can be submitted electronically

- Upon our receipt of a complete Underwriting Package, we require up to five (5) Business Days to review the Package and notify you of our underwriting decision.
- In periods of unusually heavy activity or due to circumstances beyond our control, it may be necessary for us to extend beyond five (5) Business Days the time required for our underwriting review.
 - Approval, deferral or rejection letter will be sent to lender by email
- To clear PTC conditions or to respond to a deferral or rejection, you must upload and submit in eDocs to the Underwriting Package the requested information.

Lender portal: <https://www.dcaloans.com/Bin/Display.exe/ShowSection>

SPECIAL DOCUMENTATION AND TIMING

- Loan Application Profile
- Reservation Accepted Screen shot
- Total Household Income worksheet
- Application affidavit, fully executed
- Affidavit of Adult Non-Applicant Household income
- Copy of Acquisition Cost Certification
- Federal Tax returns (3 year) for each borrower

Forms: <https://www.dca.ga.gov/GeorgiaDream/LenderTools.asp>

SHIP / SUBMIT

DCA purchases loans two (2) times each week. Lenders must submit purchase packages to DCA within 15 calendar days after loan closing.

- A paper servicing package, along with escrow check must be delivered to State Home Mortgage within 15 calendar days of loan closing
- Purchase Packages must include the items listed on the Purchase Package Checklists in this Guide. The documents in each Purchase Package must be arranged in the order listed on the checklist. The documents in the Purchase Package must be uploaded and submitted through eDocs into the Purchase Package, accessible on the Lender Portal

GOLDEN STATE FINANCE AUTHORITY (GSFA)

REQUIREMENTS

Individual staff members of an approved Participating Lender must participate in Lender training participate in the GSFA Program. Lender training is mandatory for anyone working with this program.

Registration site: <http://gsfahome.org/lender/training.shtml>

**Training is available in 3 formats and availability and schedule is based on format.

LENDER PORTAL USER CREDENTIALS

Following completion of Program training, users who will be requesting fund reservations will request log-in access for access for the [NAF](#) reservations system. The system administrator for your company will

grant you access and set permissions as applicable to your role. Current administrator is xxxx,
xxxx@mortgagesolutions.net

- The Reservation Portal may be accessed Monday through Friday between 9:00 AM and 4:00 PM PST.

UNDERWRITE AND CERTIFY

Lenders underwrite & are responsible for credit decisions of the loans in the program. **Servicer does not re-underwrite loans.** Originating Lenders are responsible for fully complying with all of the regulatory requirements of TILA and RESPA (Truth-in-Lending Act and Real Estate Settlement Procedures Act) as well as all provisions of the Integrated Disclosure Rules (TRID) and for providing, U.S. Bank Home Mortgage with the accurate loan information to ensure compliance with the Home Mortgage Disclosure Act (HMDA).

Lender portal: www.nhfloan.org

SPECIAL DOCUMENTATION AND TIMING

- GSFA Reservation Confirmation
- GSFA Platinum Program Funding Commitment Notice and Grant Letter signed by borrower(s)
- Checklist: <https://www.allregs.com/tpl/Viewform.aspx?formid=00039056&formtype=agency>

US Bank Guidelines: https://hfa.usbank.com/HFA_Division.html

Direct link to guides: <https://www.allregs.com/tpl/Main.aspx> → California → Golden State Finance
→ Product description or Checklists

SHIP / SUBMIT

All files are to be delivered electronically via Doc Velocity.

- Delivery portal: <https://mldis.mlfs-katalystcloud.net/#>
- Portal How to guide:
<https://www.allregs.com/tpl/viewform.aspx?source=TOC&formtype=toc&formid=d0160a68-cdd3-4183-ba29-bba8eafbcd2f>

A complete closed loan package must be received in fundable condition by the Program deadline date for purchase. If the loan delivered is a seasoned loan, (90 days old); the closed loan package must include the evidence of insurance on FHA/VA loans, or original LNG (Loan Note Guaranty - RHS loans), and a current payment history.

NEW MEXICO MORTGAGE FINANCE AUTHORITY (MFA)**NOT
YET ACTIVE OR APPROVED*******

REQUIREMENTS

Individual staff members of an approved Participating Lender must sign up for training to participate in the MFA Program. The trainings will be more technical in nature and will provide Participating Lenders with the information needed to efficiently originate, fund and deliver loans under the new programs/process.

Training: http://www.housingnm.org/lenders_realtors/lender-training

MFA will be offering our regular webinar training for the MFA Single Family and Down Payment Assistance Programs.

LENDER PORTAL USER CREDENTIALS

Following completion of Program training, users will request log-in access for access for the [web portal](#). The system administrator for your company will grant you access and set permissions as applicable to your role. Current administrator is xxx, xxxx@mortgagesolutions.net

- Each user must have their own user name and password to submit files through the system

UNDERWRITE AND CERTIFY

The Lender must obtain a Compliance Approval for every Mortgage Loan prior to the loan closing.

- The Mortgage Loan must be approved by the Lender for credit and collateral prior to sending the electronic Compliance File to MFA for Compliance Approval via the System.
- Each Compliance File is stacked in a specific order using index sheets and Compliance Submission Checklists that are printed from the document imaging section of the System.
- The Compliance File is uploaded between 9:00 am and 5:00 pm (Monday through Friday, excluding holidays) to MFA for review and determination of eligibility.
 - Items to be included in the Compliance File are described on the applicable Compliance Review Check List and Compliance Manual.
- The Compliance File will be reviewed and conditions/approval will be sent within 3 business days of receipt of the Compliance File.
- Upon MFA's determination that the Mortgage Loan is eligible for the program, MFA will provide a notification of Compliance Approval/Purchase Commitment (Approval Commitment) for each Mortgage Loan (an e-mail is sent to the Lender from the System notifying the Lender that the status has changed). The Lender will then log into the System to retrieve their Compliance Approval/Purchase Commitment (for both First Home and First Down DPA) and First Down Commitment form.
 - If a Compliance File is incomplete or if further documentation is required for an approval, MFA will provide a notification of Compliance Suspense Conditions. The Lender will then log into the System to retrieve their Compliance Suspense Conditions detailing the reason for the Compliance Suspense.
 - If a Mortgage Loan does not qualify for the program, MFA will provide the Lender with a Compliance Denial letter which details the reason(s) for the denial.
- Clearing of Conditions on loans with 5 or more conditions will be cleared within 2 business days from receipt; loans with less than 5 conditions will be cleared within 1 business day of receipt; in the order that they are received. Conditions should be stacked in the order as shown in the Document Imaging portal.

Checklists: http://www.housingnm.org/lenders_realtors/checklists

Lender portal: http://www.housingnm.org/lenders_realtors/online-reservations

SPECIAL DOCUMENTATION AND TIMING

The MFA Compliance Addendum

- The MFA Compliance Addendum must be signed and dated by the borrower, co-borrower(s), non-purchasing spouse, and Lender representative within 60 days of compliance approval.

- First home program closing docs:
http://www.housingnm.org/assets/content/Lenders_Renters/First_Home/MFA_Item_Delivery_Checklist_1st_Mortgage_First_Home.pdf
- Next Home program Closing Docs:
http://www.housingnm.org/assets/content/Lenders_Renters/Next_Home/MFA_Item_Delivery_Checklist_1st_Mortgage_Next_Home.pdf

*The Mortgage Loan must close in the Lender's name on a standard FNMA Note and Mortgage.

SHIP / SUBMIT

The Closed Loan Checklist outlines the documents that must be submitted by the Lender. Failure by the Lender to submit the required documentation prior to the purchase expiration date may result in MFA's determination that the loan is not eligible for the program or MFA will charge a fee to the Lender for an extension or the loan may be purchased from the Lender on a worst case, Mark-to-Market basis. In either case, MFA will not be obligated to authorize the Contract Service Provider to purchase the loan.

Closed loan delivery checklist: http://www.housingnm.org/lenders_realtors/checklists

TENNESSEE HOUSING DEVELOPMENT AGENCY (THDA)

REQUIREMENTS

Individual staff members of an approved Participating Lender must sign up for training to participate in the THDA Program

- Step 1: Loan Operation Training
- Step 2: Program Training

Register: Send email request to drobertson@thda.org and indicate in the subject line either "Operation Training" or "Program Training"

Website for training schedule: <https://s3.amazonaws.com/thda.org/Documents/Business-Partners/Lenders-and-Servicers/Webinar-training3.pdf>

**THDA Operation training is Offered on the second Tuesday of every month at 10:00 a.m. Central Time. The webinar is approximately 1 hour

** Great Choice Program training can be scheduled onsite or via webinar

LENDER PORTAL USER CREDENTIALS

To obtain access to THDA's loan submission portal, the following information should be submitted to sfask@thda.org:

- Name
- Title
- Company Name
- Mailing Address
- Telephone Number
- Email Address

UNDERWRITE AND CERTIFY

THDA Underwriters review each application file (original, update or re-submission). This review results in one of the following:

- THDA Underwriters may approve an application file without conditions or subject to conditions as specified in Section 6.5.
 - An application file is not approved until a written Commitment is issued by THDA.
 - Commitments for existing homes are issued for a period of three months. Commitments for new construction homes are normally issued for a period of six months, unless a three-month period is requested because construction is near completion.
- THDA Underwriters may request additional documentation from the Originating Agent.
 - Commitments may be issued with Prior-To-Closing conditions that must be satisfied before the loan can be closed, or
 - Commitments may be issued with conditions indicated under the heading “Receipt, With Closing Documents” (closing conditions).
- THDA Underwriters may reject an application that fails to meet the requirements of this Guide.
- THDA Underwriters will reject an application if Household Income exceeds current Household Income Limits, if Acquisition Cost exceeds current Acquisition Cost Limit, if the property is not eligible for THDA financing, or if the Applicant’s credit is not acceptable to THDA. THDA, at its sole discretion, reserves the right to credit underwrite any loan and issue a denial based on unacceptable credit issues.
 - Re-submitted application files are processed by THDA in the same manner as new application files. THDA reserves the right to question a re-submitted application file that reveals significant income, deposit or asset discrepancies when compared to the application file that was initially submitted.

Underwriting submission checklist: https://s3.amazonaws.com/thda.org/Documents/Business-Partners/Lenders-and-Servicers/Loan-Documents/0549-Underwriting-Submission_GC.pdf

Lender portal: <https://ols.thda.org/>

SPECIAL DOCUMENTATION AND TIMING

Disclosures:

- UW Submissions checklist
- Buyer Profile
- Application Affidavit
- Seller Affidavit
- Veteran Exemption Application Affidavit
- Application assistance (great Choice Loan Program)
- *FEDERAL RECAPTURE TAX REQUIREMENTS*
- Tax returns
- Disclosure of Loan Terms
- Legally Enforceable Obligation Letter- received with commitment
- **Grants/Down payment Assistance Approval Letters**
- Notice To Applicants Federal Recapture Requirements

Closing Docs:

- Closed Loan Submission Checklist
- Affidavit of Affixation
- (THDA) Rider
- Request for Loan Purchase with Acknowledgement and Certification

- All THDA loan application packages will be required to include a copy of the completed FHA Loan Underwriting and Transmittal Summary or Loan Analysis signed by an authorized program endorsed underwriter of the Originating Agent, or correspondent underwriting agent.

Document library: <https://thda.org/business-partners/loan-documents>

SHIP / SUBMIT

Originating Agents must conform to strict time tables when shipping a closed loan file to THDA and to the THDA Servicer. The THDA Closed Loan Transmittal lists the documents that must be provided to THDA with each closed loan file.

Delivery of all THDA closed loan files must conform to the following deadlines

- Fax a copy of all executed Notes to “Single Family Programs Division, Attention: Closing Department” at (615) 564-2881 within 24 hours of closing, regardless of the source of funding. The executed Note and other documents can also be emailed to closing@thda.org. This facsimile machine will receive transmissions 24 hours a day, seven days a week.
- 10 Day Deadline. For all THDA loans, THDA must receive the THDA Closed Loan Transmittal, the original Notes, per diem interest (if applicable), and all other required initial submission documentation regardless of type or source of funding, within ten (10) calendar days following closing.
- 120 day Deadline. THDA must be in receipt of all necessary documentation, including the recorded Deed of Trust, Assignment (n/a if MERS documents submitted), Title Insurance Policy, final inspections and insuring or guarantee certificate within 120 days of closing, on all THDA loans.

HARDEST HIT FUND DPA (HHF)

This program is in addition to the THDA.

REQUIREMENTS

See THDA

LENDER PORTAL USER CREDENTIALS

See THDA

UNDERWRITE AND CERTIFY

See THDA

SPECIAL DOCUMENTATION AND TIMING

- Disclosure of the Loan Terms for HHF-DPA
- Program certification for HHF-DPA
- Good Faith Estimate HHF-DPA
- Secondary promissory note for HHF-DPA
- Subordinate deed of Trust for HHF-DPA
- Settlement statement for HHF-DPA

Document library: <https://thda.org/business-partners/loan-documents>

SHIP / SUBMIT

See THDA

SOUTHERN TEXAS HOUSING FINANCE CORPORATION (SETH)

REQUIREMENTS

Individual staff members of an approved Participating Lender must sign up for training to participate in the SETH Program.

Step 1: Program Training

Step 2: System Training

Registration site: http://www.ehpuniversity.com/index.html?page_id=66

Ehousing Plus website- Training: <http://www.ehousingplus.com/available-programs/texas/seth/>

Program training is offered 24/7, Portal training is conducted once a week via live webinar

LENDER PORTAL USER CREDENTIALS

Following completion of Program training at eHP University training, an email will be sent to lenders giving directions on how to apply for User Credentials for the lender portal. These instructions are for both new users of system and existing users looking to add programs to their profile.

UNDERWRITE AND CERTIFY

Lenders underwrite & are responsible for credit decisions of the loans in the program. Servicer does not re-underwrite loans. Following credit approval AND WITHIN 25 DAYS OF LOAN RESERVATION, Underwriter completes the online Underwriter Certification within the [eHousingPlus Lender Portal](http://www.ehousingplus.com/available-programs/texas/seth/).

Lender portal: <http://www.ehousingplus.com/available-programs/texas/seth/>

SPECIAL DOCUMENTATION AND TIMING

Minimum of 2 business days prior to loan closing date, DPA funds MUST be provided to the closing agent by SETH. Lenders may NOT advance these funds.

- Grant Funding/Wire Request Form

Closing Disclosure should reflect the grant as follows: "**SETH HFC Grant**" (*not required with wire request*)

Notice of Down Payment/Closing Cost Assistance Grant Letter

**All forms can be found behind security on the eHousingPlus web site.

SHIP / SUBMIT

There are two (2) files shipped at post-closing

TEXAS STATE AFFORDABLE HOUSING CORPORATION (TSAHC)

REQUIREMENTS

Lenders are required to participate in training in order to use TSAHC's home buyer programs and to gain access to the TSAHC Lender Portal. Training is broken down into user-specific modules.

- Loan officers and underwriters are required to attend Module I in order to gain access to the TSAHC Lender Portal. The module covers program requirements, how to qualify a home buyer, how to make a reservation in the Lender Portal, and upload underwriter certifications.

Registration site: <http://www.tsahc.org/lenders-realtors/lender-training>

Training is offered 24/7.

LENDER PORTAL USER CREDENTIALS

Following completion of Program training, users will request log-in access for access for the [web portal](#). The system administrator for your company will grant you access and set permissions as applicable to your role. Current administrator is Ashley Bogart, Ashley.Bogart@mortgagesolutions.net

- Each user must have their own user name and password to submit files through the system

UNDERWRITE AND CERTIFY

Lender underwrites the loan in-house. Within **15** calendar days of loan reservation, originating lender uploads the Underwriter Certification Form to the Lender Portal. At least **10** calendar days prior to loan closing, upload the documents listed on the Pre-Closing Compliance Checklist. Once the Pre-Closing Compliance Package has been approved, a Commitment Letter will be available through the “PDF Forms” tab on the Lender Portal to download and print.

Lender portal: <http://www.tsm-online.org/Bin/Display.exe/ShowSection>

SPECIAL DOCUMENTATION AND TIMING

Compliance review:

- Compliance Checklist
- Program Affidavit

Prior to Funding:

- Funding Request Form and Closing Disclosure at least 2 business days prior to closing- emailed to wire.request@tsahc.org
- Approved Closing Disclosure

SHIP / SUBMIT

Within 5 calendar days following loan closing, upload the documents listed on the Post-Closing Compliance Checklist to TSAHC to the Lender Portal.

WASHINGTON STATE HOUSING FINANCE COMMISSION (WSHFC) HOMEADVANTAGE PROGRAM

REQUIREMENTS

Lending staff employed by a participating Mortgage Lender who have completed training are eligible to originate Program Loans.

Registration site: <http://wshfc.org/sf/infoBackOffice.html>

**Training is conducted once a quarter.

LENDER PORTAL USER CREDENTIALS

This program utilizes shared credentials for all parties EXCEPT LO's. If you are needing to reserve funds for this program you must obtain individual logins. For all other parties following the below procedure:

Log-in to the [MITAS portal](#)

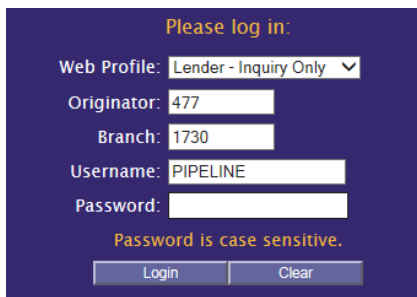
Web profile: Lender Inquiry Only

Org: 477

Branch: 1730

Username: PIPELINE

Password: Mortgage



UNDERWRITE AND CERTIFY

- Home Advantage Loans are underwritten by Mortgage Lenders according to the first mortgage product guidelines. The Commission and our Master Servicers do not re-underwrite the loan for credit or property. The Mortgage Lender will also submit a Pre-Closing Compliance Package to the Commission for approval prior to Loan Closing.
- Loan must be locked with WSHFC and have received internal underwriting approval to upload the pre-closing compliance file through Mitas.
- Submit files electronically through Mitas (cannot be password protected) or Via Fax at 206-287-4456
- You may also mail completed loan files to:
 - Washington State Housing Finance Commission
 - Attn. Homeownership Division
 - 1000 Second Avenue, Suite 2700
 - Seattle, WA 98104-1046
- Each Mortgage Loan file will be reviewed approximately within two business days by Commission staff for compliance with Program requirements. The results of the review will be posted on the Internet Web site at <https://www.mitas.com/wshfc/>.
 - When the file is "Approved to Close," the loan status is updated and the Mortgage Lender can review and print our loan approval and conditions from on-line system.
 - If a file is suspended, the loan status will be updated to show as "Conditions to Close" and the suspense conditions will be posted on our on-line system.

Lender portal: <http://wshfc.mitas.com>

SPECIAL DOCUMENTATION AND TIMING

Forms: <http://wshfc.org/sf/HAforms.html>

- Pre-Closing Checklist: <http://www.wshfc.org/sf/HAPreClosingChecklist.pdf>
- Quality Control Certification and Authorization (ServiSolutions servicer)
- Early Payment Default Notification
- Homebuyers education certificate
- Home advantage 2nd mortgage note (0% down)
- Home advantage 0% DOT

SHIP / SUBMIT

Loans to be shipped to either ServiSolutions or Lakeview Loan Servicing for purchase. The loan must close within **50 days** of reservation and purchased by ServiSolutions or Lakeview Loan Servicing within **60 days** of reservation.